

In re:  
Larry Sakson  
Debtor

Case No. 19-12538-mdc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Nov 04, 2022

User: admin  
Form ID: 138OBJ

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Total Noticed: 65

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2022:**

Recip ID	Recipient Name and Address
db	+ Larry Sakson, 504 Avon Street, 1st Floor, Philadelphia, PA 19116-3325
14313826	+ Andrew Jenks, 2500 MCCLELLAN BLVD., Suite 240, Merchantville, NJ 08109-4613
14313827	Aria Health, PO Box 829778, Philadelphia, PA 19182-9778
14313828	+ Asset Maximization Group, Attn: Bankruptcy, PO Box 190191, South Richmond Hill, NY 11419-0191
14313836	#+ Elena Lukyanova, 10603 Clark St, Philadelphia, PA 19116-3817
14313838	+ Eric Rayz, Esq., 1051 COUNTY LINE RD, SUITE 'A', Huntingdon Valley, PA 19006-1232
14313840	+ Huntingdon Valley Bank, 2617 Huntingdon Pike, Huntingdon Valley, PA 19006-5199
14340632	+ Huntingdon Valley Bank, c/o Phillip D. Berger, Esq., 919 Conestoga road, Building 3, Suite 114, Rosemont PA 19010-1352
14313842	+ JOSEPH FRIEDMAN & SONS, INC, 2708 COMMERCE WAY, UNIT 100, Philadelphia, PA 19154-1019
14312842	+ Joseph Friedman & Sons, Inc., c/o Arkady Eric Rayz, Esq., 1051 County Line Road, Suite A, Huntingdon Valley PA 19006-1232
14346284	+ MKR Financial, 1 Bustleton Pike, Feasterville PA 19053-6330
14313847	+ MONEYGRAM PAYMENT SYSTEMS, 1550 UTICA, AVENUE SOUTH, Minneapolis, MN 55416-5300
14313843	+ Marina Kats, 1 Bustleton Pike, Feasterville, PA 19053-6330
14313844	+ Marina Sakson, 10 Huntington Ct., Marlton, NJ 08053-2872
14313845	+ Michael Lessa, 107 N Commerce Way, Bethlehem, PA 18017-8913
14313846	Michelle Cappuccio, One South Penn Square, Suite 410, Philadelphia, PA 19107
14316525	+++ Moneygram Payment Systems, Inc., c/o CHRISTINE J. VIGGIANO, Reilly, McDevitt & Henrich, P.C., 3 Executive Campus Suite 310, Cherry Hill, NJ 08002-4103
14313848	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
14313850	+ PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
14313852	+ Ragan & Ragan, 3100 Route 138 Weest, Brinley Plaza, Bldg One, Wall, NJ 07719-9020
14313853	+ Richard Gold, 10603 Clark St., Philadelphia, PA 19116-3817
14313854	+ Robert Bond, Esq., 11880 Bustleman Avenue, Suite 202, Philadelphia, PA 19116-2500
14351900	+ Toyota Motor Credit Corporation, c/o Kevin G. McDonald, Esq., KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14318964	U.S. BANK NATIONAL ASSOCIATION, ET.AL., C/o Thomas Song, Esq., Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza Philadelphia, PA 19103
14319380	+ US BANK NATL, JP MORGAN MORTG TRUST, c/o Thomas Song, Esquire, Phelan Hallinan Diamond & Jones LLP, 1617 JFK Blvd, Ste 1400, Philadelphia, PA 19103-1814
14313860	+ VMG Group, Inc., 9801 Bustleman Avenue, Philadelphia, PA 19115-3212
14323797	+ Vadim Birman, c/o Jonathan J. Sobel, Esquire, 1500 Walnut Street, Suite 2000, Philadelphia, PA 19102-3510
14313858	Vadim Birman, 91 Diamond Drive, Philadelphia, PA 19115
14313859	+ Valery Sakson, 10 Huntington Court, Marlton, NJ 08053-2872
14313861	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court: Wells Fargo Bank, Attn: Bankruptcy Dept, PO Box 6429, Greenville, SC 29606
14324748	+ Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 9210, Des Moines, IA 50306-9210
14313863	+ Wells Fargo Education Fncl Svcs, Attn: Bankruptcy, PO Box 5185, Sioux Falls, SD 57117-5185
14340014	+ Western Union Financial Services, Inc. d/b/a Weste, c/o Amato and Keating PC, 107 North Commerce Way, Bethlehem PA 18017-8913

TOTAL: 33

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern

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Standard Time.

Recip ID	Notice Type: Email Address Email/Text: megan.harper@phila.gov	Date/Time	Recipient Name and Address
smg		Nov 05 2022 00:07:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 05 2022 00:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14313823	Email/PDF: bncnotices@becket-lee.com	Nov 05 2022 00:06:47	AMERICAN EXPRESS, PO BOX 1270, NEWARK, NJ 07101-1270
14313822	^ MEBN	Nov 05 2022 00:02:51	Alpha Recovery Corp., 6912 S. QuentinSt. Unit 1o, Centennial, CO 80112-4538
14313824	+ Email/Text: bkfilings@zwickerpc.com	Nov 05 2022 00:07:00	American Express, c/o Zwicker & Associates, 1105 Laurel Oak Road, Suite 136, Voorhees, NJ 08043-4312
14318700	+ Email/Text: bkfilings@zwickerpc.com	Nov 05 2022 00:07:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943
14313825	+ Email/PDF: bncnotices@becket-lee.com	Nov 05 2022 00:06:42	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14404468	Email/Text: megan.harper@phila.gov	Nov 05 2022 00:07:00	CITY OF PHILADELPHIA LAW DEPARTMENT, TAX & REVENUE UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1595
14313832	Email/Text: megan.harper@phila.gov	Nov 05 2022 00:07:00	City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
14313833	Email/Text: megan.harper@phila.gov	Nov 05 2022 00:07:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14313830	+ Email/Text: ecf@ccpclaw.com	Nov 05 2022 00:07:00	Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14313834	+ Email/Text: bankruptcy@philapark.org	Nov 05 2022 00:07:00	City of Philadelphia, Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819
14313837	^ MEBN	Nov 05 2022 00:02:47	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
14313839	^ MEBN	Nov 05 2022 00:02:48	Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14327525	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 05 2022 00:07:00	I.R.S., P.O. Box 7317, Philadelphia, PA 19101-7317
14313829	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 05 2022 00:06:36	Chase Mortgage, Attn: Bankruptcy Dept, PO Box 24696, Columbus, OH 43224
14313849	Email/Text: bankruptcygroup@peco-energy.com	Nov 05 2022 00:07:00	Peco Energy, 2301 Market Street # N 3-1, Legal Department, Philadelphia PA 19103-1338
14313851	+ Email/Text: bankruptcy@philapark.org	Nov 05 2022 00:07:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-2895
14331765	Email/Text: bnc-quantum@quantum3group.com	Nov 05 2022 00:07:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
14310728	+ Email/PDF: gecsed@recoverycorp.com	Nov 05 2022 00:06:41	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14313977	+ Email/PDF: ebn_ais@aisinfo.com	Nov 05 2022 00:06:36	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave,

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14313855	Email/Text: bankruptcy@td.com	Nov 05 2022 00:07:00	Oklahoma City, OK 73118-7901 TD Bank, N.A., 32 Chestnut Street, PO Box 1377, Lewiston, ME 04243
14313856	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Nov 05 2022 00:07:00	Toyota Motor Credit Co, Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52408
14313857	Email/Text: DASPUBREC@transunion.com	Nov 05 2022 00:07:00	Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661
14338362	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Nov 05 2022 00:07:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14324135	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Nov 05 2022 00:07:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
14324745	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Nov 05 2022 00:07:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 5227, Cincinnati OH 45201-5227
14313835	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Nov 05 2022 00:07:00	Elan Financial Service, Attn: Bankruptcy, 4801 Frederica Street, Owensboro, KY 42301
14348308	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 05 2022 00:06:46	Wells Fargo Bank N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis MN 55440-1629
14315669	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 05 2022 00:06:46	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
14324343	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 05 2022 00:06:36	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14313865	+ Email/Text: bkfilings@zwickerpc.com	Nov 05 2022 00:07:00	Zwicker & Associates, 1105 Laurel Oak Road, Suite 136, Voorhees, NJ 08043-4312

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14313864		WESTERN UNION FINANCIAL SERVICES INC, 12500 EAST BELFORD AVENUE, 12500 EAST BELFORD AVENUE
14313831	*+	Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14313841	*	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14346285	*+	MKR Financial, 1 Bustleton Pike, Feasterville PA 19053-6330
14341647	*+	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14313862	*P++	WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001, address filed with court: Wells Fargo Bank Ia N, Attn: Bankruptcy Dept, PO Box 6429, Greenville, SC 29606

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2022 at the address(es) listed below:

Name	Email Address
ARKADY RAYZ	on behalf of Joseph Friedman & Sons Inc. erayz@kalraylaw.com, efile@kalraylaw.com
CHRISTINE J. VIGGIANO	on behalf of Creditor Moneygram Payment Systems Inc. cviggiano@rmh-law.com
JONATHAN J. SOBEL	on behalf of Vadim Birman mate89@aol.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
KERI P EBECK	on behalf of Creditor Toyota Lease Trust kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
KEVIN G. MCDONALD	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmllawgroup.com
MARIO J. HANYON	on behalf of Creditor WELLS FARGO BANK N.A wbefcf@brockandscott.com mario.hanyon@brockandscott.com
MICHAEL A. CIBIK	on behalf of Debtor Larry Sakson mail@cibiklaw.com cibiklawpc@jubileebk.net
PHILLIP D. BERGER	on behalf of Creditor Huntingdon Valley Bank berger@bergerlawpc.com kaufmann@bergerlawpc.com
THOMAS SONG	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION ET.AL. tomysong0@gmail.com
United States Trustee	USTPRRegion03.PH.ECF@usdoj.gov

TOTAL: 12

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Larry Sakson

Debtor(s)

Case No: 19-12538-mdc  
Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 11/4/22